

IN THE SPECIFICATION

Please replace Paragraph [0001] of the specification with the following:

This application is a ~~continuation-in-part~~ continuation-in-part of, and claims priority to, U.S. patent application Ser. Patent Application No. 10/608,742 ~~10/608,792~~, entitled "METHOD AND APPARATUS FOR ENROLLING WITH MULTIPLE TRANSACTION ENVIRONMENTS," filed ~~Jun.~~ 27 June 27, 2003, and U.S. patent application Ser. Patent Application No. 10/435,420, entitled "SYSTEM AND METHOD FOR MANAGING ACCOUNT INFORMATION LIFE CYCLES," filed May 9, 2003, both of which are hereby incorporated by reference.